



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## Fall Luncheon Set for Wednesday, September 25th



Come and celebrate the beginning of the fall season with friends, REAO members and guests at the September 25th luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared. See page 7 for the details.

One lucky person at each table will take their centerpiece home. You may also be one of the winners of the drawing for a gift card.

You'll hear the latest on Retiree Health Benefits litigation and other pertinent Retiree information. Prizes and surprises await, including the \$500 Progressive Drawing—see page 5! You could be the next winner but you must be in attendance to win. Don't miss out.

Reservations prior to the luncheon are required. Please make your reservation today by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, September 18th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible.

See you on Wednesday,  
September 25th!



## REAO Endorses Tom Beckett – We Need Your Vote!

**Background** On July 30, 2013 the Orange County Retirement System (OCERS) mailed notices to all retirees to inform us of the upcoming election to fill the position of the Retired Member on the OCERS' Board of Retirement. This election will select a retiree who will fill a three year term which will begin on January 1, 2014. Ballots will be mailed to all retired members on September 13, 2013. Ballots must be returned to the Registrar of Voters no later than October 24, 2013.

**Recommendation** Your REAO Board of Directors has conducted interviews of several retired candidates seeking our endorsement. After careful and thorough consideration, we have endorsed Tom Beckett as the best suited and most qualified retiree to fill this position.

Tom retired from the County after 32 years of service, most of which were spent working with OCERS. Tom has had a distinguished financial career and at the time of his retirement he was the County's Public Finance Manager, responsible for overseeing several billion dollars in funds. Tom's educational background includes a Bachelor's degree in Economics and a Master's degree in Business Administration (finance

emphasis) from UCLA.

While at the County, Tom worked in the Auditor Controllers Office, at John Wayne Airport and in the County Executive Office. Tom played a leading role in the recovery team to lead the County out of bankruptcy in 1996. He was the Finance Officer at John Wayne airport during the airport's major reconstruction project.

Tom has worked with OCERS for nearly two decades. As the Public Finance and Risk Manager for the County of Orange, he worked closely with OCERS on pension obligation bonds, retirement rates, actuarial reports and assumptions as well as amortization periods and assumptions. Tom was the County's face on Wall Street regarding pension liability issues. His understanding of how the county and the retirement system work together is second to none. He is no stranger to fiduciary responsibility, monies held in trust and investment opportunity.

Tom has been a member of REAO for a number of years and has participated in our activities including luncheons and Board meetings. It is for these and many other reasons we have endorsed Tom Beckett as the Retiree Representative

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# Presidents' Message

## From the Desks of Linda Robinson and Doug Storm

Welcome back from summer break, retirees! We hope your summer activities were enjoyable and you were able to experience an abundance of relaxation time. Labor Day celebrations traditionally signal the end of summer and tell us a change of season is just around the corner. May everyone welcome the autumn of 2013 and thoroughly enjoy the changing scenery, times and mellow richness of the new season.

Your REAOC and AREOC Board of Directors has worked diligently throughout the summer months on behalf of our membership by monitoring legislation and Board of Supervisor meetings, assisting REAOC attorneys in litigation efforts, initiating planning efforts to host a 2014 CRCEA Spring Conference here in Orange County next April, attending OCERS Board and financial meetings, reviewing current events related to emerging retiree issues and working with County Human Resource staff to ensure a one-time source of revenue be used to reduce what are significant 2014 health premium costs for many retirees. Additionally, your Board members interviewed several candidates seeking REAOC endorsement in the upcoming October election for the retiree member to replace Bob Griffith on the OCERS Board. Needless to say, it's been an active, challenging summer.

### 2014 Health Insurance Rates

In July the Board of Supervisors adopted 2014 retiree medical insurance premium rates. REAOC was not included in the rate setting process.

Rates vary by plan—some with considerable increases—others with minimal change. Rates are posted on the REAOC website at [www.reaoc.org](http://www.reaoc.org). It will be very important for retirees to thoroughly review all health plan options when selecting a plan which takes into account medical service needs and financial considerations. We highly recommend attending one of the county-sponsored seminars this fall to understand options and to ask questions.

**Litigation Update** As previously reported all briefs in the REAOC vs. County of Orange lawsuit have been submitted to the Ninth Circuit Court of Appeals. In July, however, the county filed several procedural motions in the Ninth Circuit in an attempt to prevent REAOC from making certain arguments and presenting certain evidence to the appellate court. REAOC was required to prepare briefs responding to each of the motions. The court has ruled in REAOC's favor on the most important of those motions. That ruling cleared the way for the court to schedule the hearing, which it said would be "at the earliest available date." The remaining motions will be decided closer to the hearing date, and we expect to learn very shortly when that hearing will be. It's difficult to predict but our best estimate is that we will have a hearing sometime this fall at the Ninth Circuit courthouse in Pasadena. Once scheduled, notification of the date will be made via the REAOC website, email distribution list and *The Informer*. When

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# REAOC

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Santa Ana, CA 92711-1787  
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Website: [www.reaoc.org](http://www.reaoc.org)  
E-mail: [reaoc@reaoc.org](mailto:reaoc@reaoc.org)

### OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Faye Watanabe	Secretary
Bill Castro	Treasurer
Bob Griffith	Past President

### DIRECTORS

Gaylan Harris  
John Iagjian  
John LaRoche  
Larry Leaman  
Sara Ruckle-Harms

### APPOINTED STAFF

Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
Norma Roberts	Board Watch Committee
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Faye Watanabe	Scholarship Committee

*The Informer* is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to them.

The mission of REAOC is to promote and maintain fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via the newsletter, the REAOC website, e-mail, or other means of communication. A secondary purpose is tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December. A local chapter of REAOC is active in Hemet.

# In the News

Edited by Helen Lotos

**N**ationally: Americans ages 75 and older lost 1/3 of their household financial assets and 1/6 of their net worth from 2007 to 2010, reflecting the devastation of the 2008 crash, according to studies presented in July at a Financial Security Summit organized by the Aspen Institute, reported Michael Hiltzik in his July 17 *Los Angeles Times* column. "Their balance sheets may have improved since then, but obviously they have less time than other age groups to make up the losses," Hiltzik said.

A study found that most age groups have sharply paid down their credit card debt since 2007; however, credit card debt among the oldest retirees has risen. From 2007 to 2010, AARP found, the percentage of families 75 and older with credit card balances rose from 18.8% to 21.7%. The rate fell in every other age group.

The rule of thumb (developed back in 1993)—that retirement assets can be made to last 30 years if one withdraws 4% of their original value every year—may not work when inflation-adjusted interest rates remain close to zero, as they are today, over long periods, or where the nest egg has been slashed by a third.

Retirees causing a brain drain? Some 30% of the federal workforce will be eligible to retire in the next three years, according to a Government Accountability Office report, *CNN Money* said. That means the U.S. government could be hit by a wave of retirements at a time when it is already dealing with inadequate staffing because large numbers of employees are on furlough and hiring

freezes are in place to save money and dramatically shrink the federal budget deficit.

"We're seeing this massive brain drain as thousands of workers leave...and it's leading to a huge loss of knowledge and expertise," said William Dougan, president of the National Federation of Federal Employees. "A lot of these jobs are not being filled once they're vacated." It's already leading to questionable outcomes. In the past two years, the IRS has lost 10,000 employees to retirement and attrition and more than a third of IRS employees will soon be eligible to retire, which could lead to longer waits for taxpayers refunds and audits. Further, some 46% of air traffic controllers can retire in the next three years, creating a challenge to replace them with similarly experienced workers.

Analysts warn of a dangerous downward cycle. Perceptions of government as dysfunctional and politics as corrupt keep getting worse. That convinces some of the nation's ablest people, especially those just starting out, that they don't want to run for office or work for the government at any level. A new *USA Today / Bipartisan Policy Center* poll finds that Americans by more than 2 to 1 say the best way to make positive changes in society is through volunteer organizations and charities, not by being active in government. "These two worlds of civic life and of public life used to be almost the same world, but these worlds have clearly separated," says Paul Light, a professor of public service at New York University. Among the students

he teaches, he sees "a general sense that politics is for losers, for ne'er-do-wells, for the corrupt and for the under-motivated and greedy." Others involved say encouraging public service is likely to depend less on mandates and more on demonstrating that government can address the nation's big problems—especially for younger Americans who have grown up watching a system that often seems paralyzed.

**Detroit bankruptcy and public pensions:** The city's historic bankruptcy has ignited a largely uncharted legal front in the closely watched battle between public employee unions and governments across the country struggling to meet costly pension obligations, reported the *LA Times*, July 20. In Sacramento, Amy Norris, a spokeswoman for CalPERS, said: "We will be watching what happens in Detroit." So are the cities of Stockton and San Bernardino, which have also filed for bankruptcy protection. The Detroit unions said the city had failed to negotiate in good faith. And while pension fund officials contend that the state constitution protects pensions, others argue that federal bankruptcy law trumps state law. Furthermore, current and retired public employees could find themselves competing with municipal bondholders for payment. "Truth be told, we know nothing," said Karol Denniston, a San Francisco-based attorney who specializes in municipal bankruptcy. "We know that under bankruptcy code there's an ability to impair creditors, but whether that extends to pension obligations—there is no answer."

## 2013 Keith L. Concannon Scholarship Recipients



*CLOCKWISE FROM TOP RIGHT: Layton Hrubes; Katherine Larkin, her grandfather REAOC member Donald Tanney and parents Lisa and Patrick Larkin; Sarah Ormes; Kalie McCulloch and her mother Gina McCulloch.*

Since 2005 your REAOC membership has assisted bright motivated students to pursue their college education through the Keith L. Concannon Scholarship Program, which is named in honor of the past longtime REAOC President. As in past years, this year's competition included many very qualified full time students. The scholarship applications were reviewed by a volunteer committee from the REAOC membership and the Orange County Department of Education who saw no applicant names or identifying information.

The recipients were selected based on academic performance, volunteer and work experience, written essay and awards and honors. Each recipient receives a \$1,500 check to be used for school tuition, books or other items required for the degree program. It is an honor to present the 2013 recipients with a

highlight of their many accomplishments.

**Layton Hrubes** is the granddaughter of REAOC member, Barry Aerni. She recently graduated from Dawson County High School in Glendive, Montana with a 3.8 GPA. Layton is most proud of her State 4-H honors, and has been showing horses since the fifth grade. Her first show win was in 2005 with a horse named Joey in the Youth Showmanship Class. During the last two years she has also raised prize winning Hampshire/Yorkshire pigs.

Layton has served as a State 4-H Officer and Montana Senate Page. She often volunteers for highway campaigns sponsored by Key Club to help maintain the vast beauty of her state. This fall Layton will major in Animal Science at Montana State University with the aim of someday helping ranchers and companies involved in the livestock industry.

**Katherine Grace Larkin** is the granddaughter of REAOC member, Donald Tanney. Katherine recently graduated with a non-weighted 3.5 GPA from El Toro High School where she participated in tennis and lacrosse. Katherine volunteered to help over 600 orphans in Les Cayes, Haiti in the aftermath of the 2010 earthquake. This experience made such an impact on her that after returning to high school, Katherine co-founded Club Espwa to raise funds for the children at this orphanage. She hopes to return to the orphanage in the future to continue her volunteer work.

Katherine's other activities include volunteering for south Orange County food drives, Habitat for Humanity, Fellowship of Christian Athletes and church summer camp. This fall Katherine will attend California Polytechnic State University at San Luis Obispo with plans to become a physical or occupational therapist to assist people in developing countries.

**Kalie McCulloch** is the granddaughter of REAOC member, Donna Hurd. Based on a blind judging of all of the scholarship applications, Kalie has the unique distinction of achieving the two-time scholarship award limit! She is presently a student at California State University Long Beach with a 3.9 GPA, who is scheduled for early graduation in fall 2014.

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## Presidents' Message

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this occurs we will be asking members to mark their calendars to set aside time to attend the hearing. Your participation will be greatly appreciated. Regarding the class action lawsuit—briefing is underway and will be completed in October. The case is expected to receive an expedited hearing scheduled once the briefs are completed and submitted to the court.

**OCERS Retiree Member Endorsement** TOM BECKETT has received your REAOC Board of Directors adamant support and endorsement in the upcoming election for Retiree Member on the

OCERS Board. Your Board firmly believes Tom to be the best qualified, non-conflicted candidate to protect our retiree rights and interests in these volatile times. Your vote will count. Your vote is important. Your vote is needed.

In closing, we want to thank each of you for your continued support, loyalty and membership in REAOC. Please enjoy the new season and we look forward to your participation in REAOC activities. Take care and be well.

– Linda Robinson  
– Doug Storm

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## Scholarship Award Winners

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While Kalie participated earlier in soccer, track, swimming and several clubs, she said that her most important activity has been the Girl Scout Camp which she has attended since fourth grade. Camp Scherman taught her not only survival skills and an appreciation of nature, but also helped her to develop leadership skills and self-confidence. In the future Kalie will seek a career in education since she views this as the way to help empower students to change the world.

**Sarah Ormes** is the daughter of Guy and Linda Ormes, who are both REAOC members. Sarah graduated with honors from University of California Santa Barbara and through the College Honors Program, worked closely with professors on research and special programs. She is now working on her teaching credential at

University of California Irvine with a 3.9 GPA. Earlier as a member of the National Charity League, she volunteered for Make-a-Wish Foundation, Orangewood Children's Home, Intervention for Early Childhood and Meals on Wheels.

Sarah's personal journey has included very responsible jobs in corporate America. She is now focused on teaching high school students an appreciation and practical application of mathematics in their everyday lives. Sarah pursues this goal while she also teaches yoga and a class on relaxation/stress relief.

"Bright, accomplished, motivated and busy" could best describe all of our recipients! Thank you again to the REAOC membership for your continued support of higher education and congratulations to the 2013 recipients!

## Retirement Basics, On-Going News Now at REAOC Web Site

**A**s a service to all retirees, the Association of Retired Employees of Orange County (AREOC), an affiliate organization of REAOC, scours several media sources on a daily basis for news from Orange County, California and around the U.S. that is important to retired county employees. Examples include news about pension lawsuits, implementation of the Affordable Care Act (known as Obamacare), the state of various state, county and city budgets and attacks on public sector employees and retirees.

The most important stories are posted weekly on the REAOC web site. The AREOC Board of Directors has also produced a 10 page document titled "Understanding Public Sector Retirement Basics" to assist in understanding terms and issues regarding the Orange County Employees Retirement System (OCERS) and issues surrounding public sector retirement systems in general. To access the news stories and the "Retirement Basics" paper use your computer to go to the REAOC web site at [www.reaoc.org](http://www.reaoc.org).

### Progressive Drawing \$500.00

Daniel McInteer of Orange would have won \$450 at the May luncheon had he joined us at the luncheon. You must be present at the time of the drawing to win!

See you on Wednesday, Sept. 25 at Mile Square Park.

# CRCEA Continues to Move Forward with the Protection Theme

by Lou Scarpino

The Retired Employees of Los Angeles County hosted the CRCEA Annual Spring Conference at the Hotel Maya in Long Beach April 15 to 17. Due to the close proximity, it was attended by a larger than normal REAOC and AREOC contingent of both board members and members at large.

Board attendees were REAOC Co-Presidents Doug Storm and Linda Robinson, AREOC President Sara Harms, Directors Faye Watanabe, Gaylan Harris and Lou Scarpino and Office Manager Ilene Barcenas. Program offerings spanned both retiree and retirement system issues and were notable for the retiree protection orientation that is increasingly becoming the direction in which CRCEA is moving.

This retiree protection theme was carried through to the ending conference Executive Committee session wherein the Ad Hoc Retirement Security Committee (RSC) was unanimously approved to continue its work. Regular readers of *The Informer* will recall that the RSC is the CRCEA statewide committee that produced the "401k-Train Wreck in the Making" white paper series.

Discussion of threats resonated with delegates and executive committee board members alike. They include the continued unfunded liability problem—not fully resolved by pension reform legislation in California, accounting changes that will exacerbate the public relations aspect associated with defined benefit systems, legal challenges to treat

pensions on an equal footing as any other debt in bankruptcy proceedings, and the massive incentive to 401k product conveyors that \$3.2 trillion of state and local government defined benefit pension funds like ours represent.

While the protection theme underlies much of CRCEA's activities these days, Conference programs are also structured to provide education to our Association Directors to help maintain the health of our retirement systems. Toward this end, the usual Legislative Report update from our lobbyist Amy Brown and California Assembly and Senate pension committee chief consultants included detail on the current focus to develop clean-up and conforming legislation to pension reform provisions signed by the Governor last year.

In addition, Gregg Rademacher, CEO of LA's retirement system LAC-ERA, presented on the opportunities retirement systems have to collaborate with stakeholders. He demonstrated that there is ample room to find common ground for solutions through simply improved communication—agenda driven press notwithstanding. His work in this area is a welcome change from the now all too familiar and dominant antagonism in the pension arena.

Turning now to speakers who presented on issues of particular import to our association members, the following highlights are offered.

"Protecting the Elderly Against Scams" was the subject of Daniel J. Kinney's presentation who serves as

a Deputy District Attorney in the LA County Elder Abuse Unit. He provided valuable insights into some of the many scams perpetrated against our nations seniors who are targeted because they have money and other resources and are more easily victimized when alone, isolated and outside dependent protection.

"Secrets to a Happy and Healthy Retirement" was the topic presented by Assistant Professor Tara L. Gruenewald, Ph.D., MPH who teaches at USC's Leonard Davis School of Gerontology. Professor Gruenewald began by noting that we now live in what is becoming known as the "Third Age," defined by a generation now nearing 20 years of life after age 65. Therefore we now must find a way to Age Successfully and Well.

"Financial Management After Retirement," the subject of LA Treasurer/Tax Collector Mark Saladino's presentation centered on homes—most retirees' largest investment. He pointed out that your home can help meet retirement goals including Property Tax Transfers and Reverse Mortgages.

The Retired Employees of Fresno County, REFCO, will host the CRCEA 2013 Fall Conference on Monday, October 21, 2013 through Wednesday, October 23, 2013 at the Radisson Hotel & Conference Center in Fresno.

REAOC will be hosting the CRCEA Spring 2014 Conference and planning is already underway. If you would like to volunteer to assist with con-

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## On the Calendar: REAOOC Holiday Luncheon



Please mark your calendar for  
the REAOOC Holiday Luncheon:  
Wednesday, December 4

## Hemet Chapter Luncheon

REAOOC's Hemet Chapter will hold its next luncheon on Tuesday, October 8, 2013 at 11:30 AM at the First Presbyterian Church located at 515 E. Kimball in Hemet. The cost is \$9.50 per person. Make your reservation by calling Jeri at (951) 672-4594 or Erma Phillips at (951) 654-4312.

Upcoming luncheons will be held on the second Tuesday in December 2013 and February 2014.

### AREOC Litigation Fund

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Enclosed is a check in the amount of:  
\$ \_\_\_\_\_

Please make your check payable to  
AREOC Litigation Fund and mail the  
check with this form to:

REAOOC, P.O. Box 11787,  
Santa Ana, CA 92711-1787

Thank you very much for your contribution to this fund!

## In Memoriam

We extend our deepest sympathy to the families and loved ones of those who meant so much to so many.

### February through July 2013

Bertolet, Grant  
Bieber, Beryl, HCA  
Boles, Nancy, SSA  
Bonner, Clematine, SSA  
Borzone, Beverly  
Burk, Charleen, HCA  
Disher, John, OC Public Works  
Fults, Lenette, HCA  
Garrett, Clyde, OCTA  
Gibson, Robert, OC Public Works  
Gray, Lorene, Treasurer-Tax Collector  
Jacobs, Genevieve, Probation  
Kindig, Robert, OCSD  
Lapham, David, OC Public Works  
Messerall, Enid, HCA  
Milton, Donald, OC Waste & Recycling  
Nungaray, Dora, SSA  
Peterson, Evelyn, Superior Court  
Pigman, William, OC Fire Authority  
Rupp, Katherine, SSA  
Sarros, James, OCSD & District Attorney  
Sawyer, Gloria, Superior Court  
Spigler, Anna, Public Defender  
Whalen, Elsie, HCA

### Tom Beckett

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to Orange County Employee Retirement System. This election is critical because special interests are working to undermine our retirement system.

**PROTECT YOUR RETIREMENT  
VOTE FOR TOM BECKETT**

### CRCEA

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ference planning or at the conference please contact our Office Manager, Ilene Barcenas, at (714) 840-3995 or [reaoc@reaoc.org](mailto:reaoc@reaoc.org).

## Luncheon Menu for September 25th

*Angel Hair Pasta with  
Meat Sauce*

*House Salad with Italian or  
Ranch Dressing*

*Garlic Bread*

*Dessert*

*Coffee and Iced Tea*



## Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

### Luncheon Reservations Due Wednesday, Sept. 18, 2013

Print Name: \_\_\_\_\_

New/Changed E-mail Address: \_\_\_\_\_

# of lunches at \$17.00 each: \_\_\_\_\_

# of Vegetarian lunches: \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_

Check-in begins at 11:00 a.m. and lunch

is served at noon. Please make your check

payable to REAOOC and mail to: REAOOC,

P.O. Box 11787, Santa Ana, CA 92711-1787

Also enclosed is a separate check for

\$ \_\_\_\_\_ payable to AREOC Litigation Fund.

PLEASE CAR-POOL!



# Welcome, New Members

**Auditor/Controller:** Esperanza Garcia, Mary Manson, Raymond Stephens, Rodger Woodruff  
**CEO:** Shirley Charity, Maria "Mel" Vargas  
**Child Support Services:** Maria Duarte, Armida Cabral  
**Clerk/Recorder:** Tammy Demetry  
**Dept. of Education:** Lynn Hartline  
**District Attorney:** Marianne Luster, Jack Luster  
**HCA:** Carla Odwald, Charlyn Barton, Jose Moral, MD, John Edwards  
**Internal Audit:** Eli Littner  
**Library:** Charlaine Marlow  
**OCERS:** Thach Bui

**OC Fire Authority:** Anthony Bedolla  
**OC Parks:** Jerry Morton  
**OC Public Works:** David Eggers, Ashok Tahilramani, Cookie Earl, Jesus Gaeta  
**OCSD:** Frank Denison, IV, Paul Fuzzard, Lien Pham, Steven Doan, Jill Osuna, Margaret Ebargaray, Thomas Cooney, Le'Lonnie Sylvester  
**Probation:** Patricia Neal, Lien Tran, Gerard Bergeron  
**Public Defender:** Brooks Talley, Yolanda Avila  
**OC Waste & Recycling:** George Ker, Lois Goldberg  
**SSA:** Dane Clark, Heather Brendel, Andrew

Mawson, Olivia Padilla, Mary Lippols, Carole Butzke, Marianne Abulone, Larry Doran, Mary Ellen Carson, Jessica Ha  
**Superior Court:** Richard Vogl, Juliana Boyd, Kim Henry Baird, Cheryl Neuenschwander, David Rinaldi, Teresa Travis, Kathleen Kelley, Judy Catania, Maria Blasco, Lyle Robertson, Felisa Ihly  
**Not Stated:** Rosie Santiesteban, Larry Giron, Dennis Sorensen, Rosalind Wilkes, Otilia Martinez, Robert Elliott, Steven Siemion  
**Surviving Spouses:** Maria Lawmaster, Doris Lumpkin



Dated Material – Please Deliver Immediately

CRCEA Conferences  
 In The News  
 Scholarship Recipients  
 REAOC Endorses Tom Beckett  
 Fall Luncheon Set for Wednesday, September 25th

INSIDE THE INFORMER

P.O. Box 11787, Santa Ana, CA 92711-1787

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

# The Informer

PRESORTED  
 FIRST CLASS  
 U.S. POSTAGE  
**PAID**  
 GARDEN GROVE, CA  
 PERMIT NO. 1